



OFFICE OF  
INSURANCE COMMISSIONER

In the Matter of	)	No. G 05-83
	)	
The Market Conduct Examination of	)	FINDINGS, CONCLUSIONS,
	)	AND ORDER ADOPTING REPORT
	)	
<b>Columbia United Providers, Inc.</b>	)	OF
	)	MARKET CONDUCT EXAMINATION
	)	
Authorized Domestic Health Care	)	
Service Contractor	)	

**BACKGROUND**

An examination of the market conduct of **Columbia United Providers, Inc.** (the Company) as of March 31, 2005 was conducted by examiners of the Washington Office of the Insurance Commissioner (OIC). The Company, domiciled in the state of Washington, holds a Washington certificate of registration as a health care service contractor. This examination was conducted in compliance with the laws and regulations of the state of Washington and in accordance with the procedures promulgated by the National Association of Insurance Commissioners and the OIC.

The examination report with the findings, instructions and recommendations was transmitted to the Company for its comments on September 21, 2005. The Company's response to the draft report is attached to this order only for the purpose of providing convenient review of the response.

The Commissioner or a designee has considered the report, the relevant portions of the examiners' work papers, and submissions by the Company.

Subject to the right of the Company to demand a hearing pursuant to Chapters 48.04 and 34.05 RCW, the Commissioner adopts the following findings, conclusions, and order.

**FINDINGS**

Findings in Examination Report. The Commissioner adopts as findings the findings of the examiners as contained in pages 3 through 21 of the report.

Columbia United Providers, Inc.  
Order Adopting Examination Report

Mailing Address: P.O. Box 40255 • Olympia, WA 98504-0255  
Street Address: 5000 Capitol Blvd. • Tumwater, WA 98501

## CONCLUSIONS

It is appropriate and in accordance with law to adopt the attached examination report as the final report of the market conduct examination of **Columbia United Providers, Inc.** and to order the Company to take the actions described in the Instructions and Recommendations section of the report. The Commissioner acknowledges that the Company may have implemented the Instructions and Recommendations prior to the date of this order. The Instructions and Recommendations in the report are an appropriate response to the matters found in the examination.

## ORDER

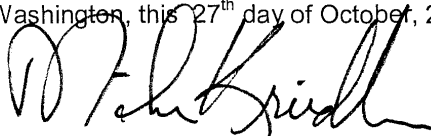
The market conduct examination report as filed, attached hereto as Exhibit A, and incorporated by reference, is hereby ADOPTED as the final examination report.

The Company is ordered as follows, this being the Instructions contained in the examination report on page 16.

1. The Company is ordered to pay 95% of its clean claims within 30 days. Reference: WAC 284-43-321(2)(a)(i). (Claims Standard #5.) Instruction 1.
2. The Company is ordered to consider conducting research on any claims subject to COB so that primary carrier payments are accurately recorded and the Company's secondary claims liability is processed correctly. Reference: Chapter 284-51 WAC. (Claims Standard #8.) Recommendation 1.

IT IS FURTHER ORDERED THAT, the Company file with the Chief Market Conduct Examiner, within 90 days of the date of this order, a detailed report specifying how the Company has addressed each of the requirements of this order.

ENTERED at Olympia, Washington, this 27<sup>th</sup> day of October, 2005.



MIKE KREIDLER  
Insurance Commissioner